

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Melissa Jan Strayer

Case No.: 1-20-01906 HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name: Rushmore
Court Claim Number: 03
Last Four of Loan Number: 8321
Property Address if applicable: 300 Edinburgh Rd

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$17,621.51
b.	Prepetition arrearages paid by the trustee:	\$17,621.51
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$17,621.51

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Date: July 28, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Melissa Jan Strayer

Case No.: 1-20-01906 HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on July 28, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Dawn Marie Cutaia, Esquire
Fresh Start Law, PLLC
1701 West Market St
York PA 17404

Served by First Class Mail

Rushmore Loan Management SVC
PO Box 619079
Dallas TX 75261-9079

Melissa Jan Strayer
300 Edinburgh Rd
York PA 17406

I certify under penalty of perjury that the foregoing is true and correct.

Date: July 28, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 20-01906 MELISSA JAN STRAYER

RUSHMORE SERVICING
P.O. BOX 619094

DALLAS, TX 75261-

Acct No: 8321/PRE ARREARS/300 EDIN

Sequence: 24
Modify:
Filed Date: 7/21/2020 12:00:00AM
Hold Code:

Amt Sched:	\$185,248.00	Debt:	\$17,621.51	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$17,621.51	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>	<u>DisbDescrp</u>
5200 RUSHMORE SERVICING									
520-0	RUSHMORE SERVICING		05/14/2025	2047887	\$334.58	\$0.00	\$334.58	05/27/2025	
520-0	RUSHMORE SERVICING		04/14/2025	2046942	\$363.40	\$0.00	\$363.40	04/22/2025	
520-0	RUSHMORE SERVICING		03/18/2025	2046054	\$363.40	\$0.00	\$363.40	03/28/2025	
520-0	RUSHMORE SERVICING		02/19/2025	2045117	\$363.40	\$0.00	\$363.40	02/28/2025	
520-0	RUSHMORE SERVICING		01/15/2025	2044166	\$363.40	\$0.00	\$363.40	01/28/2025	
520-0	RUSHMORE SERVICING		12/17/2024	2043225	\$363.40	\$0.00	\$363.40	01/02/2025	
520-0	RUSHMORE SERVICING		10/23/2024	2041319	\$726.80	\$0.00	\$726.80	11/01/2024	
520-0	RUSHMORE SERVICING		09/17/2024	2040327	\$363.40	\$0.00	\$363.40	09/27/2024	
520-0	RUSHMORE SERVICING		08/07/2024	2039304	\$363.40	\$0.00	\$363.40	08/16/2024	
520-0	RUSHMORE SERVICING		07/10/2024	2038413	\$363.40	\$0.00	\$363.40	07/24/2024	
520-0	RUSHMORE SERVICING		05/22/2024	2036699	\$363.40	\$0.00	\$363.40	06/03/2024	
520-0	RUSHMORE SERVICING		04/17/2024	2035693	\$726.80	\$0.00	\$726.80	04/26/2024	
520-0	RIGHT PATH SERVICING		03/14/2024	2034710	\$363.40	\$0.00	\$363.40	03/27/2024	
520-0	RIGHT PATH SERVICING		01/12/2024	2032814	\$363.40	\$0.00	\$363.40	01/24/2024	

<u>Claim</u>	<u>Name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	RIGHT PATH SERVICING		12/19/2023	2031929	\$363.40	\$0.00	\$363.40	01/03/2024
520-0	RIGHT PATH SERVICING		11/15/2023	2030963	\$363.40	\$0.00	\$363.40	11/29/2023
520-0	RIGHT PATH SERVICING		10/18/2023	2030028	\$639.32	\$0.00	\$639.32	11/14/2023
520-0	RIGHT PATH SERVICING		09/19/2023	2029046	\$382.36	\$0.00	\$382.36	09/29/2023
520-0	RIGHT PATH SERVICING		08/09/2023	2028029	\$382.36	\$0.00	\$382.36	08/17/2023
520-0	RIGHT PATH SERVICING		07/11/2023	2027036	\$382.36	\$0.00	\$382.36	07/20/2023
520-0	RIGHT PATH SERVICING		06/13/2023	2026118	\$367.35	\$0.00	\$367.35	06/23/2023
520-0	RIGHT PATH SERVICING		05/16/2023	2025180	\$367.35	\$0.00	\$367.35	05/26/2023
520-0	RIGHT PATH SERVICING		04/18/2023	2024178	\$367.35	\$0.00	\$367.35	04/28/2023
520-0	RIGHT PATH SERVICING		03/15/2023	2023139	\$367.35	\$0.00	\$367.35	03/24/2023
520-0	RIGHT PATH SERVICING		01/18/2023	2021139	\$367.35	\$0.00	\$367.35	01/26/2023
520-0	RIGHT PATH SERVICING		12/13/2022	2020147	\$460.35	\$0.00	\$460.35	12/22/2022
520-0	RIGHT PATH SERVICING		11/16/2022	2019187	\$460.35	\$0.00	\$460.35	12/09/2022
520-0	RIGHT PATH SERVICING		10/18/2022	2018162	\$1,208.49	\$0.00	\$1,208.49	10/27/2022
520-0	COMMUNITY LOAN SERVICING LLC	V	10/06/2022	2013579	(\$360.64)	\$0.00	(\$360.64)	10/06/2022
520-0	COMMUNITY LOAN SERVICING LLC		08/17/2022	2015584	\$387.50	\$0.00	\$387.50	08/30/2022
520-0	COMMUNITY LOAN SERVICING LLC		07/13/2022	2014544	\$360.64	\$0.00	\$360.64	07/22/2022
520-0	COMMUNITY LOAN SERVICING LLC		06/14/2022	2013579	\$360.64	\$0.00	\$360.64	10/06/2022
520-0	COMMUNITY LOAN SERVICING LLC		05/17/2022	2012513	\$360.64	\$0.00	\$360.64	05/27/2022
520-0	COMMUNITY LOAN SERVICING LLC		04/12/2022	2011460	\$360.64	\$0.00	\$360.64	04/26/2022

<u>Claim</u>	<u>Name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	COMMUNITY LOAN SERVICING LLC		03/16/2022	2010445	\$360.64	\$0.00	\$360.64	03/29/2022
520-0	LOANCARE, LLC		02/16/2022	9013212	\$360.64	\$0.00	\$360.64	02/16/2022
520-0	LOANCARE, LLC		01/19/2022	9012990	\$360.64	\$0.00	\$360.64	01/19/2022
520-0	LOANCARE, LLC		11/16/2021	9012497	\$721.28	\$0.00	\$721.28	11/16/2021
520-0	LOANCARE, LLC		10/14/2021	9012244	\$360.64	\$0.00	\$360.64	10/14/2021
520-0	LOANCARE, LLC		09/14/2021	9011994	\$371.30	\$0.00	\$371.30	09/14/2021
520-0	LAKEVIEW LOAN SERVICING LLC		08/18/2021	9011730	\$371.30	\$0.00	\$371.30	08/18/2021
520-0	LAKEVIEW LOAN SERVICING LLC		07/14/2021	9011464	\$371.30	\$0.00	\$371.30	07/14/2021
520-0	LAKEVIEW LOAN SERVICING LLC		06/16/2021	9011200	\$371.30	\$0.00	\$371.30	06/16/2021
520-0	LAKEVIEW LOAN SERVICING LLC		05/18/2021	9010925	\$238.33	\$0.00	\$238.33	05/19/2021
Sub-totals:						\$17,621.51	\$0.00	\$17,621.51
Grand Total:						\$17,621.51	\$0.00	